

| | | |
|---|---|-----------------------------|
| In Re: Joseph Cuervo and Mary E. Cuervo, | : | Bankruptcy No. 17-20492 GLT |
| | : | |
| Debtors | : | |
| | : | |
| Joseph Cuervo and Mary E. Cuervo, | : | Chapter 11 |
| | : | Docket No. _____ |
| | : | Related to Doc. No. 15 |
| v. | : | |
| No Respondent (if none, then "No Respondent") | : | |
| Respondent. | : | |

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s), or statement(s) are transmitted herewith:

Voluntary Petition - *Specify reason for amendment:*

Official Form 6 Schedules (Itemization of Changes Must Be Specified)

____ Summary of Schedules

____ Schedule A - Real Property

X Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

____ Schedule D - Creditors holding Secured Claims

Check one:

____ Creditor(s) added

____ NO creditor(s) added

____ Creditor(s) deleted

____ Schedule E - Creditors Holding Unsecured Priority Claims

Check one:

____ Creditor(s) added

____ NO creditor(s) added

____ Creditor(s) deleted

____ Schedule F - Creditors Holding Unsecured Nonpriority Claims

Check one:

____ Creditor(s) added

____ NO creditor(s) added

____ Creditor(s) deleted

____ Schedule G - Executory Contracts and Unexpired Leases

Check one:

____ Creditor(s) added

____ NO creditor(s) added

____ Creditor(s) deleted

____ Schedule H - Codebtors

____ Schedule I - Current Income of Individual Debtor(s)

____ Schedule J - Current Expenditures of Individual Debtor(s)

____ Statement of Financial Affairs

____ Chapter 7 Individual Debtor's Statement of Intention

____ Chapter 11 List of Equity Security Holders

____ Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims

____ Disclosure of Compensation of Attorney for Debtor

____ Other: _____

NOTICE OF AMENDMENT(S) TO AFFIDAVIT OF PARTIES

Pursuant to Fed.R.Bankr.P. 1009(a) and Local Bankruptcy Rule 1009-1, I certify that notice of the filing of the amendment(s) checked above has been given this date to the U.S. Trustee as follows:

Office of the U. S. Trustee
Suite 970
1001 Liberty Avenue
Pittsburgh PA 15222

Robert C. Edmundson, Esquire
Office of the Attorney General
Financial Enforcement Section
5th Floor, Manor Complex
564 Forbes Avenue
Pittsburgh, PA 15219

Date: December 9, 2017

/s/ Gary W. Short
Attorney for Debtor(s) [or *pro se* Debtor(s)]
Gary W. Short
(Typed Name)
212 Windgap Road, Pittsburgh, PA 15237
(Address)
412-654-0100
(Phone No.)
326794 Pennsylvania
List Bar I.D. and State of Admission

Note: An amended matrix of creditors added by the amendment must be submitted on disk with the amendment. Attorneys filing electronically on the Case Management/Electronic Case Filing System may add creditors to the case electronically.

Fill in this information to identify your case and this filing:

| | | | |
|---|-----------------------|-------------|-----------|
| Debtor 1 | Joseph Cuervo | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 | Mary E. Cuervo | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: <u>WESTERN DISTRICT OF PENNSYLVANIA</u> | | | |
| Case number <u>17-20492</u> | | | |

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1

9000 Sherwood Drive

Street address, if available, or other description

| | | |
|---------------|-----------|-------------------|
| Presto | PA | 15142-0000 |
| City | State | ZIP Code |

Allegheny

County

What is the property? Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other _____

Who has an interest in the property? Check one

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☒ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another _____

Other information you wish to add about this item, such as local property identification number:

Parcel I.D. 199-H-26

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

| | |
|---------------------------------------|---------------------------------------|
| Current value of the entire property? | Current value of the portion you own? |
| \$620,000.00 | \$620,000.00 |

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Fee simple

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$620,000.00**Part 2:** Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Debtor 1 **Joseph Cuervo**
Debtor 2 **Mary E. Cuervo**Case number (if known) **17-20492****3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**☐ No☒ Yes

3.1 Make: **Jeep**
 Model: **Laredo**
 Year: **21006**
 Approximate mileage: **248,000**
 Other information:
\$1500 in repairs needed.

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this is community property
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?

Current value of the portion you own?

\$1,000.00**\$1,000.00**

3.2 Make: **Jeep**
 Model: **Laredo**
 Year: **2014**
 Approximate mileage: **87,000**
 Other information:

Who has an interest in the property? Check one

- ☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this is community property
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?

Current value of the portion you own?

\$18,000.00**\$18,000.00**

3.3 Make: **Cadillac**
 Model: **SRX**
 Year: **2010**
 Approximate mileage: **160,000**
 Other information:
\$2,000 in repairs needed. This vehicle was gifted to Debtors' son, Joseph Cuervo, in December, 2009 who took and maintained possession ever since.. Debtor Joseph Cuervo did not transfer title to his son.

Who has an interest in the property? Check one

- ☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☒ At least one of the debtors and another
☐ Check if this is community property
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?

Current value of the portion you own?

\$0.00**\$0.00****4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

☒ No☐ Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$19,000.00**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.**6. Household goods and furnishings**

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No☒ Yes. Describe....**Household furnishings****\$4,000.00**

Debtor 1 **Joseph Cuervo**
Debtor 2 **Mary E. Cuervo**Case number (if known) **17-20492****7. Electronics***Examples:* Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games☒ No☐ Yes. Describe.....**8. Collectibles of value***Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles☐ No☒ Yes. Describe.....**Misc. Collectibles****\$800.00****9. Equipment for sports and hobbies***Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments☐ No☒ Yes. Describe.....**Misc. sports equipment****\$1,000.00****10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment☒ No☐ Yes. Describe.....**11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories☐ No☒ Yes. Describe.....**Clothing****\$200.00****Cloting****\$200.00****12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver☐ No☒ Yes. Describe.....**Misc. Jewelry****\$1,200.00****13. Non-farm animals***Examples:* Dogs, cats, birds, horses☒ No☐ Yes. Describe.....**14. Any other personal and household items you did not already list, including any health aids you did not list**☒ No☐ Yes. Give specific information.....**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here****\$7,400.00****Part 4: Describe Your Financial Assets**

Debtor 1 **Joseph Cuervo**
Debtor 2 **Mary E. Cuervo**Case number (if known) **17-20492**

Do you own or have any legal or equitable interest in any of the following?

Current value of the
portion you own?
Do not deduct secured
claims or exemptions.**16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition☐ No☒ Yes.....**Cash****\$30.00****17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.☐ No☒ Yes.....

Institution name:

17.1. Checking**Wesbanco****\$1,692.65****17.2. Checking****First National Bank****\$536.80****17.3. Checking****PNC****\$40.00****18. Bonds, mutual funds, or publicly traded stocks***Examples:* Bond funds, investment accounts with brokerage firms, money market accounts☒ No☐ Yes.....

Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture☐ No☒ Yes. Give specific information about them.....

Name of entity:

% of ownership:

Medco Commercial Management Group, Inc.**50%****%****\$100.00**

Orchardview Development, LLC ("OD"). OD is an LLC formed for one real estate development project. Joseph Cuervo was one of two co-managing members. OD completed its project in the spring of 2014. A final tax return for OD was filed for 2014. As of the filing of Joseph Cuervo's chapter 13 on February 9, 2017, his membership interest in OD did not have any value as the LLC had ceased operations and did not retain any assets.

%**\$0.00****20. Government and corporate bonds and other negotiable and non-negotiable instruments***Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.☒ No☐ Yes. Give specific information about them

Issuer name:

Debtor 1 **Joseph Cuervo**
Debtor 2 **Mary E. Cuervo**Case number (if known) **17-20492****21. Retirement or pension accounts***Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans*☐ No☒ Yes. List each account separately.

Type of account:

Institution name:

IRA**\$318.89****UMPC Savings Pension Plan****UPMC****\$194,914.71****UPMC Cash Balance Pension Plan****UPMC****\$49,462.84****22. Security deposits and prepayments***Your share of all unused deposits you have made so that you may continue service or use from a company**Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others*☒ No☐ Yes.

Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)☒ No☐ Yes.

Issuer name and description.

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.*26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).*☒ No☐ Yes.

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit☒ No☐ Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples: Internet domain names, websites, proceeds from royalties and licensing agreements*☒ No☐ Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles***Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses*☒ No☐ Yes. Give specific information about them...**Money or property owed to you?****Current value of the portion you own?**
Do not deduct secured claims or exemptions.**28. Tax refunds owed to you**☒ No☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....**29. Family support***Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement*☒ No☐ Yes. Give specific information.....

Debtor 1 **Joseph Cuervo**
Debtor 2 **Mary E. Cuervo**Case number (if known) **17-20492****30. Other amounts someone owes you***Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else*

- ☒ No
- ☐ Yes. Give specific information..

31. Interests in insurance policies*Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance*

- ☒ No
- ☐ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund
value:**32. Any interest in property that is due you from someone who has died***If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.*

- ☐ No
- ☒ Yes. Give specific information..

**Mary Cuervo's one-third remainder interest in her deceased
father's residence located at 1114 2nd Avenue, New
Cumberland, WV**

\$22,551.40**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples: Accidents, employment disputes, insurance claims, or rights to sue*

- ☒ No
- ☐ Yes. Describe each claim.....

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

- ☒ No
- ☐ Yes. Describe each claim.....

35. Any financial assets you did not already list

- ☒ No
- ☐ Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**\$269,647.29****Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?**

- ☒ No. Go to Part 6.
- ☐ Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
*If you own or have an interest in farmland, list it in Part 1.***46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

- ☒ No. Go to Part 7.
- ☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

Debtor 1 **Joseph Cuervo**
 Debtor 2 **Mary E. Cuervo**

Case number (if known) **17-20492**

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

☐ No

☒ Yes. Give specific information.....

Hand tools

\$1,000.00

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$1,000.00

Part 8: List the Totals of Each Part of this Form

| | | |
|--|---------------------|--|
| 55. Part 1: Total real estate, line 2 | | \$620,000.00 |
| 56. Part 2: Total vehicles, line 5 | \$19,000.00 | |
| 57. Part 3: Total personal and household items, line 15 | \$7,400.00 | |
| 58. Part 4: Total financial assets, line 36 | \$269,647.29 | |
| 59. Part 5: Total business-related property, line 45 | \$0.00 | |
| 60. Part 6: Total farm- and fishing-related property, line 52 | \$0.00 | |
| 61. Part 7: Total other property not listed, line 54 | \$1,000.00 | |
| 62. Total personal property. Add lines 56 through 61... | \$297,047.29 | Copy personal property total \$297,047.29 |
| 63. Total of all property on Schedule A/B. Add line 55 + line 62 | | \$917,047.29 |

Fill in this information to identify your case:

Debtor 1 **Joseph Cuervo**
First Name Middle Name Last Name
Debtor 2 **Mary E. Cuervo**
(Spouse If, filing) First Name Middle Name Last Name
United States Bankruptcy Court for the: **WESTERN DISTRICT OF PENNSYLVANIA**
Case number **17-20492**
(if known)

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person

Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Amended Schedule A/B

Under penalty of perjury, I declare that I have read the ~~Amended Schedule A/B~~ filed with this declaration and that they are true and correct.

X /s/ Joseph Cuervo

Joseph Cuervo
Signature of Debtor 1

Date **December 9, 2017**

X /s/ Mary E. Cuervo

Mary E. Cuervo
Signature of Debtor 2

Date **December 9, 2017**